

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Charles COTTLE

Group Art Unit: 3693

Serial No.: 10/597,107

Examiner: Gregory A. Pollack

Filed: July 11, 2006

For: APPARATUS, METHOD AND SYSTEM FOR A VERSATILE FINANCIAL
MECHANISM AND TRANSACTION GENERATOR AND INTERFACE

AMENDMENT/RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 223 13-1450

Dear Sir,

In Response to the Non-Final Office Action dated July 22, 2008, Applicant respectfully requests reconsideration of the instant application, in view of the following amendments and remarks.

Amendments to the Abstract of the Disclosure are included on page 2.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.